



**February Birthdays**

- Janice Rudgers
- John Wood
- William Berwick
- Robert Bowman
- Betty Burkey
- Lois Novitz
- Brian Simms
- Howard Bossert
- Lynn Tobin
- Rosalina Cortez
- Judy Barnes
- Joe Archer
- Juana Dominguez
- Randy Franks
- Peggy Connolly
- William Somerville
- Turan Salimi
- Dennis Dorn
- John Carston
- Warren DeLancy
- Ellinor Austin
- Gloria Ginese
- William Crouch
- Laurette McAnaney
- Melvin Hammer
- Lee Hofacre
- Catherine Cockerton
- Norman Morris
- Loretta Tobin
- Walter Marcus
- Lois Griffith
- Irene Cannizzaro
- Anne Konrad
- John Brown
- Shirley Whetzel
- Elsie Shimamoto
- Maria Becker
- Leona Dorman
- Roberta White
- Joyce Bruun
- Gay Hutchinson
- Robert Pliner
- Monique Nguyen
- Robert Alspaugh
- Peter Suffredini
- Ruth Delapena
- Jim Leech
- Lynne McLaughlin
- Lyle Jorgensen
- Mary Portanova
- Louis Failla
- Diana Wilson
- Mary Martin

Cont. Page 2

# BRIDLEWOOD NEWS

## UCSD and Blue Shield Is A Winning Ticket

One of the biggest advantages of working with Bridlewood Insurance is we now have access to all the major carriers. When it comes to UCSD doctors, Blue Shield has a great plan that we recommend.

The Blue Shield 65 Plus plan is tough to beat:

<b>\$0 Monthly Premium</b>	<b>\$5 Co-pay to Primary Doctor</b>
<b>\$15 Specialist Visit</b>	<b>\$125 copay for inpatient hospital care day 1-5</b>
<b>\$0 Outpatient Surgery</b>	<b>\$0 Lab work and X-rays</b>
<b>\$40 CT scans and MRI's</b>	<b>\$0 Gym Membership</b>
<b>\$15 Urgent Care</b>	<b>\$10 Routine Eye exam</b>

This Blue Shield plan also comes with a \$3,000 annual out-of-pocket maximum and for the pharmacy, they have CVS, Vons and Costco as preferred pharmacy's.

Dental is an option you can add for \$12.20 per month and this HMO dental plan provides access to a network of over 15,000 dentists.

To get more information on the Blue Shield plan, call your Bridlewood agent and see if the Blue Shield 65 Plus plan is right for you.

## Why Burden Your Family?

Preparing for a funeral can be an exhausting event but making sure you have the financial resource to cover the cost of a burial and funeral are extremely important for personal estate planning.

Whether you've been to a funeral before or you've experienced the loss of a loved one, it is important to know that final expense insurance can be depended on to provide a financial safety net to cover these costs. Final expense insurance is a superior product for seniors that removes the financial obligations of your family to celebrate your life with friends and family when a person dies.



### Estimating Final Costs

Planning your last expenses requires a careful consideration of all your final needs. Consider how you want to be remembered, where your final resting place should be, whether you wish to be buried or cremated and what type of casket or urn you prefer. The value of your senior life insurance policy should cover the expense of the package you choose, plus any additional costs.

**Final Expense insurance** is normally an easy life insurance product as premiums are affordable and provide peace of mind. Final expense insurance is a policy to cover expenses associated with the death of the insured. It helps with the financial burden placed on families by covering the costs of funeral services (burial or cremation), medical, legal, immediate household expenses, etc. These small, Permanent Whole Life insurance plans typically range from \$5,000 to \$25,000 of coverage. Talk with your Bridlewood agent to see if a Final Expense insurance policy would be best for you.



## February Funnies (Please don't read if you're easily offended)

### It's Tough Getting Old Sent in by Don

Henry, An 85-year-old man was requested by his Doctor for a sperm count as part of his physical exam. The doctor gave Henry a jar and said, 'Take this jar home and bring back a semen sample tomorrow.'

The next day, Henry reappeared at the doctor's office and gave him the jar, which was as clean and empty as on the previous day.

The doctor asked what happened and Henry explained, 'Well, doc, it's like this--first I tried with my right hand, but nothing. Then I tried with my left hand, but still nothing... 'Then I asked my wife for help. She tried with her right hand, then with her left, still nothing. She tried with her mouth, first with the teeth in, then with her teeth out, still nothing. She even called up Arleen, the lady next door and she tried too, first with both hands, then an armpit, and she even tried squeezing' it between her knees, but still nothing.' The doctor was shocked! 'You asked your neighbor?' To which Henry replied, 'Yep, none of us could get the jar open.'

### Garage Door. Sent in from Helle

The boss walked into the office one morning not knowing his zipper was down and his fly area wide open. His assistant walked up to him and said, 'This morning when you left your house, did you close your garage door?'

The boss told her he knew he'd closed the garage door, and walked into his office puzzled by the question. As he finished his paperwork, he suddenly noticed his fly was open, and zipped it up. He then understood his assistant's question about his 'garage door.' He headed out for a cup of coffee and paused by her desk to ask, 'When my garage door was open, did you see my Jaguar parked in there?' She smiled and said, 'No, I didn't. All I saw was an old minivan with two flat tires..

### A Senior Citizen said to his eighty-year old buddy:

'So I hear you're getting married?' 'Yep!' 'Do I know her?'

'Nope!' 'This woman, is she good looking?' 'Not really.'

'Is she a good cook?' 'Naw, she can't cook too well.' 'Does she have lots of money?'

'Nope! Poor as a church mouse.' 'Well, then, is she good in bed?'

'I don't know.' 'Why in the world do you want to marry her then?'

'Because she can still drive!'

### Half Price

A husband and wife are shopping in their local supermarket. The husband picks up a case of Budweiser and puts it in their cart. "What do you think you're doing?" asks the wife. "They're on sale, only \$10 for 24 cans" he replies. "Put them back, we can't afford them" demands the wife. They carry on shopping. A few aisles farther on, the woman picks up a \$20 jar of face cream and puts it in the basket. "What do you think you're doing?" asks the husband. "It's my face cream. It makes me look beautiful," replies the wife. Her husband retorts: "So does 24 cans of Budweiser and it's half the price."

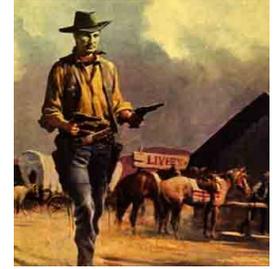
### Birthdays continued:

Michael Barker  
Lorraine Macuse  
Anita Frank  
Joyce Hooks  
Thomas Williams  
Zohreh Zarrin  
Betty Grothen  
Amador Garcia  
Roberta Martin  
James Click  
Merrill Engebretsen  
Neal Harris  
Art Pugel  
Alan Hopkins  
Joseph Chao  
Gene McCluan  
Marilu Adams  
Mildred Roland  
Ruby Wiens  
Merle Baker  
Lorraine Lind  
Carole Crawford  
Patricia Horndorf  
Jim Hardison  
Toni Stull  
Carmen Saunders  
Betty Mahlman  
Yetta Rubenstein  
Jim Stengel  
Thomas Dalbey  
Nassiri Arsalan  
Deborah Grimm  
Deborah Compton  
Annette Giambattista  
Kristine Kayne  
Karen Resch  
Susan Gold  
Whitney Mesaros  
Satoko Mitasky  
Michael Gillett  
Willie Howard  
John Doyle  
Eileen Morris  
David Jackson

The 90+ Club  
Is On Page 4

## Everyday Phrases & Their Original Meanings

**A SHOT OF WHISKEY:** In the old west a .45 cartridge for a six-gun cost 12 cents, so did a glass of whiskey. If a cowhand was low on cash he would often give the bartender a cartridge in exchange for a drink. This became known as a "shot" of whiskey.



**THE WHOLE NINE YARDS:** American fighter planes in WW2 had machine guns that were fed by a belt of cartridges. The average plane held belts that were 27 feet (9 yards) long. If the pilot used up all his ammo he was said to have given it the whole nine yards.

**BARRELS OF OIL:** When the first oil wells were drilled they had made no provision for storing the liquid so they used water barrels. That is why, to this day, we speak of barrels of oil rather than gallons.

**BUYING THE FARM:** This is synonymous with dying. During WW1 soldiers were given life insurance policies worth \$5,000. This was about the price of an average farm so if you died you "bought the farm" for your survivors.

**OVER A BARREL:** In the days before CPR a drowning victim would be placed face down over a barrel and the barrel would be rolled back and forth in a effort to empty the lungs of water. It was rarely effective. If you are over a barrel you are in deep trouble.

## Advertise in the Bridlewood Senior Magazine

The spring edition of the Bridlewood Senior Magazine is coming together now. Many of you asked how you could advertise and be a part of our company. This Edition we are going full color so if you want to get your message out to the thousands of Bridlewood customers, please contact me for pricing. Your ad is good a year and will get you in the Spring and Fall editions.

If you have a good idea or have something you would like to see in the Bridlewood magazine, please drop me a line and let me know. We are expanding and growing and many of the great ideas come from you our customers. The ad work needs to be in by March 1st and the target date for the spring release is April 1, 2015.



## Healthy News February Referrals

I wanted to thank those that thought enough of me to refer their friends and family. It didn't seem enough to just say "thanks" so the Referral Tree is my way to properly thank those responsible.



**Helene Freemon** referred **Jenifer Robison**

**Jerry McDonald** referred **Dave Jackson**

**Dike Nass** referred **Jerry and Sharron Daniels**      **Fred Brandt** referred **Marjorie Brandt**

**Rosemary Elliott** referred **Susan Chiaravalle**



## Get The Bridlewood Logo on your Smart Phone or Tablet

Web dude (or exclusive web site designer) came up with this logo you can add to your smart phone or I-Pad. Just log on to [www.bridlewoodinsurance.com](http://www.bridlewoodinsurance.com) and down below click "Add to Home Screen". That's it, you will see the Bridlewood logo now on your mobile device for easy access to Bridlewood Insurance.



## Let Bridlewood Agents Do Your Taxes.

Page 4

Several of our talented Bridlewood agents also do taxes. With tax season right around the corner, why not have a trusted Bridlewood agent take care of that task for you. The best part is the prices are reasonable and you will receive a 10% discount just for saying you're a Bridlewood Member!

**Wayne Frazier, CPA.** He is the husband and father of a couple of our fabulous Bridlewood agents Evelyn Frazier and Nate Frazier. Wayne is located in Rancho Bernardo and his phone number is 858-675-1131. Wayne's ad can be found in the Bridlewood Senior Magazine on page 7.

**Bridlewood Agent Apará Kohls,** is located in Carlsbad and Apará's number is 760-632-5618

**Last but not least is Sterling Peters** and he is located in downtown San Diego. Sterling might be the brains of the operation but his wife is actually the CPA. Sterling can be reached at 619-917-3889. Call today and get your taxes done early this year.

### Bridlewood Dental Special \$49 Teeth Cleaning

Dr. Roxana Mashoon D.D.S \$49 Professional Teeth Cleaning No obligation or dental insurance required. 50% off normal price and exclusive for Bridlewood members. Call 858-451-0202 to set an appointment. Offer expires 3/31/2015

#### The 90+ Birthday Club

1. Warren DeLancy 93
2. Ellinor Austin 92
3. William Crouch 91
4. Gloria Ginese 91

Happy Birthday to our February members

That's what clean living and reading Bridlewood News will do for you

#### New to Medicare... Join our Bridlewood "Medicare 101 Workshops"

More than 365,000 Californians will turn 65 this year. Turning 65 is a lot like turning 16. When you turned 16, you didn't automatically get your driver's license; instead you had to take an exam and prove that you were a safe driver. There was a specific procedure for getting your driver's license and the same is true for enrolling in Medicare for the first time when you turn 65. Much like you anticipated turning 16 and getting your driver's license, you must anticipate and plan for becoming a Medicare beneficiary. Don't wait until you're 65 to start thinking about your Medicare choices. Start now and let Bridlewood Insurance Services help you with all your Medicare needs.

Look for our insert in the February 7th San Diego Union for dates and times or go to the Bridlewood web site and look up "Upcoming Meetings."

#### Personal Notes:

I recently took a business trip to Tucson AZ and realized the last time we were there was about 15 years ago. It's amazing to me how much technology has changed in that short amount of time. Now our cell phone is so much a part of our lives that even during our business meetings, about every 30 minutes, we all took 5 minute breaks to answer text messages and return emails. When we drove around town, we no longer use maps, just plug in where you want to go on your phone and a voice gives you directions. Now there is an application you can put on your phone that will translate different languages for you. You hold your phone up like you're going to take a picture and this program will read the sign in say Spanish and what you will see on your phone is now in English. Amazing stuff, just wonder what the next 15 years will bring?

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